

What is claimed is:

1           1.       A method for billing a flat, recurring charge to a buyer for financing and  
 2 insurance after a sale of an item, comprising:  
 3               receiving a first indication of a sale or lease of an item to a buyer;  
 4               receiving a second indication of an insurance premium and a financial  
 5 balance owed by the buyer corresponding to the sale or lease;  
 6               receiving a third indication of a predetermined time in which the financial  
 7 balance is to be paid;  
 8               calculating a periodic recurring amount based on the insurance premium,  
 9 the financial balance and the predetermined time; and  
 10              receiving, from the buyer, a single payment corresponding to the periodic  
 11 recurring amount within the predetermined time.

1           2.       The method of claim 1, wherein the predetermined time is based on a  
 2 length of a loan for the financial balance owed by the buyer.

1           3.       The method of claim 1, wherein the predetermined time is based on a  
 2 length of a lease for the item.

1           4.       The method of claim 1, wherein the predetermined time is greater than one  
 2 year.

1           5.       The method of claim 1, wherein the item is an automobile.

1           6.       The method of claim 1, wherein the periodic, recurring amount is charged  
 2 monthly.

1           7.       The method of claim 1, further comprising:

receiving a fourth indication of an interest rate to be applied to at least one of the financial balance and the insurance premium, wherein said calculating further includes:

calculating the periodic recurring amount further based on the interest rate.

8. A method for billing a flat, recurring amount to a buyer covering financing and insurance after a sale of an item, comprising:

receiving a first indication of a sale or lease of an item to a buyer, a financial balance owed for the item and a predetermined time in which the financial balance is to be paid;

receiving a second indication of an insurance premium owed for an insurance policy covering the item for at least a portion of the predetermined time;

paying the insurance premium on behalf of the buyer; and

calculating a periodic recurring amount for at least a portion of the predetermined time, the periodic recurring amount including a first amount corresponding to the financial balance and a second amount corresponding to the insurance premium; and

receiving, from the buyer, a payment corresponding to the periodic recurring amount within the predetermined time.

9. A method for promoting the sale of an item, comprising:

providing a first indication of an item for sale or lease;

providing a second indication of a predetermined time to pay a financial balance corresponding to the item; and

providing a third indication of an offer to charge a periodic recurring amount corresponding to a first payment of an insurance premium and a second payment of a financing amount corresponding to the item, the insurance premium corresponding to an insurance policy covering the item, the periodic payment to recur for at least a portion of the predetermined time.

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1 10. A method for receiving an insurance premium for an insurance policy  
 2 covering an item, comprising:  
 3 receiving a first indication of an item to be covered under an insurance  
 4 policy;  
 5 receiving a second indication of a buyer of the item;  
 6 receiving a third indication of a predetermined time in which the buyer  
 7 must pay a financial balance corresponding to the item, the financial balance  
 8 corresponding to a loan amount or a lease amount;  
 9 calculating an insurance premium for the entire predetermined time based  
 10 on the item and the buyer; and  
 11 receiving, from a party other than the buyer, a payment of the insurance  
 12 premium.

1 11. A method for simultaneously paying a financial loan and insurance  
 2 corresponding to an item, comprising:  
 3 buying an item from a retailer, the item having a corresponding finance  
 4 amount and an insurance premium amount, the finance amount corresponding to a loan  
 5 payment or a lease payment and payable over a predetermined time, the insurance  
 6 premium amount corresponding to an insurance policy having a term equal to the  
 7 predetermined time; and  
 8 submitting a payment corresponding to the recurring amount for at least a  
 9 portion of the finance amount and a portion of the insurance premium amount within the  
 10 predetermined time.

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